

Information to identify the case:

Debtor 1	John J. Skaro	Social Security number or ITIN	xxx-xx-1698
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Karen A. Skaro	Social Security number or ITIN	xxx-xx-1600
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 13-25225-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John J. Skaro

Karen A. Skaro

9/16/19

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
John J. Skaro
Karen A. Skaro
DebtorsCase No. 13-25225-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dkam
Form ID: 3180WPage 1 of 2
Total Noticed: 36

Date Rcvd: Sep 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 18, 2019.

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+John J. Skaro, Karen A. Skaro, 5052 West Kristina Loop, Lecanto, FL 34461-8588
+Brian W. Jones, PMB 185, 4960 Wm Flynn Highway, Ste 6, Allison Park, PA 15101-2354
+Francis J. Santorello, Santorello Real Estate, 7883 Saltsburg Road, Pittsburgh, PA 15239-7703
+ARP Associates, LLC, 3175 Beechwood Drive, Allison Park, PA 15101-1159
+Brian W. Jones, Executive Judgment Acquisition, 4960 William Flynn Highway, Suite 6, #185, Allison Park, PA 15101-2354
CIT Technology Financing Service, Inc., PO Box 550559, Jacksonville, FL 32255
+Eric D. Rosenberg, Esquire, Metz Lewis Bordman Must O'Kee, 535 Smithfield St., Suite 800, Pittsburgh, PA 15222-2305
+Fidelity Bank, PO Box 11136, Pittsburgh, PA 15237-0436
+Ires II, 133 Jefferson Road, Pittsburgh, PA 15235-3718
+JPMorgan Chase Bank, Bankruptcy Dept., 3415 Vision Drive, Columbus, OH 43219-6009
+KIA Motor Finance, PO Box 20815, Fountain Valley, CA 92728-0815
+McGrath & Associates, Three Gateway Center, 401 Liberty Avenue, Suite 1375, Pittsburgh, PA 15222-1004
+Melissa Pirillo, Esquire, Baker Sanders LLC, 100 Garden City Plaza, Suite 500, Garden City, NY 11530-3207
+Michael M. Simon, 4344 Overhill Street, Bethel Park, PA 15102-1922
+PNC BANK, 500 FIRST AVE P7-PFSC-02-F, PITTSBURGH PA 15219-3129
(address filed with court: PNC Bank, 500 First Avenue, Pittsburgh, PA 15219)
+PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982
+PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
+Pride Acquisitions, c/o Baker Sanders LLC, 100 Garden City Plaza, Ste. 500, Garden City, NY 11530-3207
++REMIT CORPORATION, P O BOX 7, BLOOMSBURG PA 17815-0007
(address filed with court: Remit Corporation, 36 West Main Street, P.O. Box 7, Bloomsburg, PA 17815)
+Raymond M. Suarez, Esquire, Law Office of Yvonne Brown Wright PA, 11555 Heron Bay Blvd., Ste. 200, Pompano Beach, FL 33076-3362
+TCM Financial Services, PO Box 911138, Los Angeles, CA 90091-1138

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 17 2019 03:52:53 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946
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+EDI: AMEREXP.COM Sep 17 2019 07:13:00 American Express, PO Box 981537,
El Paso, TX 79998-1537
EDI: BECKLEE.COM Sep 17 2019 07:13:00 American Express Bank, FSB, c o Becket and Lee LLP,
POB 3001, Malvern, PA 19355-0701
EDI: BANKAMER.COM Sep 17 2019 07:13:00 Bank of America, PO Box 15019,
Wilmington, DE 19886
+E-mail/Text: bknotices@bankofthewest.com Sep 17 2019 03:53:23 Bank of the West,
2527 Camino Ramon, San Ramon, CA 94583-4213
EDI: CAPITALONE.COM Sep 17 2019 07:13:00 Capital One, PO Box 71083,
Charlotte, NC 28272-1083
+EDI: CHASE.COM Sep 17 2019 07:13:00 Chase Bank, 800 Brooksedge Blvd.,
Westerville, OH 43081-2822
+EDI: TSYS2.COM Sep 17 2019 07:13:00 DSNB/Macy's, PO Box 8218, Mason, OH 45040-8218
+E-mail/Text: Bankruptcynotices2@kasslaw.com Sep 17 2019 03:52:19
Edward B. Pritchard, Esquire, Kass Shuler, P.A., PO Box 800, 1505 N. Florida Avenue,
Tampa, FL 33602-2654
+EDI: FORD.COM Sep 17 2019 07:13:00 Ford Motor Credit, PO Box 790119,
Saint Louis, MO 63179-0119
EDI: IRS.COM Sep 17 2019 07:13:00 Department of the Treasury,
Financial Management Service, PO Box 1686, Birmingham, AL 35201
+EDI: FORD.COM Sep 17 2019 07:13:00 Kia Motors Finance, PO Box 20825,
Fountain Valley, CA 92728-0825
+EDI: MID8.COM Sep 17 2019 07:13:00 Midland Funding, 8875 Aero Dr. Ste. 200,
San Diego, CA 92123-2255
+E-mail/Text: bankruptcynotices@sba.gov Sep 17 2019 03:52:18 Small Business Administration,
409 3rd Street SW, Washington, DC 20416-0005
+E-mail/Text: carine@tbfgroup.com Sep 17 2019 03:52:28 TBF Financial, LLC,
740 Waukegan Rd., Suite 404, Deerfield, IL 60015-5505

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BAYVIEW LOAN SERVICING, LLC
cr JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
cr PNC Bank, National Association, Successor by Merge

TOTALS: 3, * 0, ## 0

District/off: 0315-2

User: dkam
Form ID: 3180W

Page 2 of 2
Total Noticed: 36

Date Rcvd: Sep 16, 2019

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 18, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 16, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
andygornall@latouflawfirm.com
Andrew F Gornall on behalf of Creditor BAYVIEW LOAN SERVICING, LLC
andygornall@latouflawfirm.com
Brett A. Solomon on behalf of Creditor PNC Bank, National Association, Successor by Merger to
National City Bank bsolomon@tuckerlaw.com,
agilbert@tuckerlaw.com;cabbott@tuckerlaw.com;dparanay@tuckerlaw.com
Brian C. Thompson on behalf of Plaintiff John J. Skaro bthompson@ThompsonAttorney.com,
blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@t
hompsonattorney.com;bwamsley@thompsonattorney.com
Brian C. Thompson on behalf of Debtor John J. Skaro bthompson@ThompsonAttorney.com,
blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@t
hompsonattorney.com;bwamsley@thompsonattorney.com
Brian C. Thompson on behalf of Joint Debtor Karen A. Skaro bthompson@ThompsonAttorney.com,
blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@t
hompsonattorney.com;bwamsley@thompsonattorney.com
Brian C. Thompson on behalf of Plaintiff Karen A. Skaro bthompson@ThompsonAttorney.com,
blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@t
hompsonattorney.com;bwamsley@thompsonattorney.com
Christopher L. Borsani on behalf of Creditor PNC Bank, National Association, Successor by
Merger to National City Bank cborsani@tuckerlaw.com, clborsani82@gmail.com
Donna M. Donaher on behalf of Creditor PNC Bank, National Association, Successor by Merger to
National City Bank donaherd@fnb-corp.com
James Warmbrodt on behalf of Creditor BAYVIEW LOAN SERVICING, LLC bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor BAYVIEW LOAN SERVICING, LLC bkgroup@kmlawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Stanley A. Kirshenbaum on behalf of Defendant Brian W. Jones SAK@SAKLAW.COM

TOTAL: 14